

Information to identify the case:

Debtor 1	<u>Trudy D. Johnson</u>	Social Security number or ITIN	xxx-xx-0911
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-10692-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Trudy D. Johnson

5/28/20

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Trudy D. Johnson
DebtorCase No. 17-10692-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 3180WPage 1 of 2
Total Noticed: 35

Date Rcvd: May 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2020.

db +Trudy D. Johnson, 17 Ruscombe Court, Willingboro, NJ 08046-4016
 cr +Planet Home Lending, LLC as servicer for ARCPE 7,, Friedman Vartolo LLP,
 85 Broad Street, Suite 501, New York, NY 10004-1734
 518478728 +ARCPE 7, LLC, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303,
 Meriden, CT 06450-8342
 518478729 +ARCPE 7, LLC, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303,
 Meriden, CT 06450, ARCPE 7, LLC 06450-8342
 516780474 #CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
 516590323 Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
 516613066 +Davita, 15271 Laguna Canyon Rd, Irvine, CA 92618-3146
 516590328 +Fed Loan Sevicng, Po Box 69184, Harrisburg, PA 17106-9184
 517763900 +MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6051
 517763901 +MidFirst Bank, Bankruptcy Payments, 999 NW Grand Boulevard, #110,
 Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Payments 73118-6051
 516613067 Penn Medicine, POB 824406, Philadelphia, PA 19182-4406
 516613068 +Rittenhouse Park Association, 67 Rittenhouse Dr, Willingboro, NJ 08046-2510
 516590330 +Specialized Loans, PO Box 636005, Littleton, CO 80163-6005
 516623990 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 516840117 U. S. Department of Education, c/o FedLoan Servicing, P. O. Box 69184,
 Harrisburg, PA 17106-9184
 516590334 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
 516693759 +WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, Colorado 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 29 2020 01:30:32 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 29 2020 01:30:29 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
 516590321 +EDI: PHINAMERI.COM May 29 2020 04:53:00 AmeriCredit/GM Financial, Po Box 183853,
Arlington, TX 76096-3853
 516590322 +EDI: CITICORP.COM May 29 2020 04:53:00 Citibank/The Home Depot,
Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
 516590325 +EDI: WFNNB.COM May 29 2020 04:53:00 Comenity Bank/Lane Bryant, Po Box 182125,
Columbus, OH 43218-2125
 516590326 +EDI: WFNNB.COM May 29 2020 04:53:00 Comenity Bank/New York & Co, Po Box 182125,
Columbus, OH 43218-2125
 516590324 +EDI: WFNNB.COM May 29 2020 04:53:00 Comenity Bank/kingsi, Po Box 182125,
Columbus, OH 43218-2125
 516590327 E-mail/PDF: DellBKNotifications@resurgent.com May 29 2020 01:34:11 Dell Financial Services,
Bankruptcy, 1 Dell Way, Round Rock, TX 78682
 516830574 EDI: Q3G.COM May 29 2020 04:53:00 Department Store National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
 516781491 +EDI: MID8.COM May 29 2020 04:53:00 MIDLAND FUNDING LLC, PO BOX 2011,
WARREN, MI 48090-2011
 516624344 +EDI: AGFINANCE.COM May 29 2020 04:53:00 OneMain, 605 Munn Rd E.,
Fort Mill, SC 29715-8421
 516590329 +EDI: AGFINANCE.COM May 29 2020 04:53:00 Onemain Financial/Citifinancial,
6801 Colwell Blvd, Ntsb-2320, Irving, TX 75039-3198
 517037866 EDI: PRA.COM May 29 2020 04:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541
 517037867 EDI: PRA.COM May 29 2020 04:53:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
 516668377 EDI: Q3G.COM May 29 2020 04:53:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
 516590331 +EDI: RMSC.COM May 29 2020 04:53:00 Synchrony Bank/ Old Navy, Po Box 965064,
Orlando, FL 32896-5064
 516590332 +EDI: RMSC.COM May 29 2020 04:53:00 Synchrony Bank/Walmart, Po Box 965064,
Orlando, FL 32896-5064
 516590333 EDI: TFSR.COM May 29 2020 04:53:00 Toyota Motor Credit Co, Toyota Financial Services,
Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-3

User: admin
Form ID: 3180W

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Total Noticed: 35

Date Rcvd: May 28, 2020

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jonathan C. Schwalb on behalf of Creditor Planet Home Lending, LLC as servicer for ARCPE 7,
LLC bankruptcy@friedmanvartolo.com
Kevin Gordon McDonald on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Debtor Trudy D. Johnson email@warrensjones.com,
r46134@notify.bestcase.com/robert@warrensjones.com
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
TOTAL: 9